

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
EL PASO DIVISION**

IN RE: **Terrell Andrew Thomas**  
**Ashley Marie Thomas**  
Debtor(s)

Case No. **14-30904**

Chapter 13 Proceeding

☒ **AMENDED**    ☐ **MODIFIED**  
**DEBTOR(S)' CHAPTER 13 PLAN**  
**AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE**

*Creditors are hereby notified that the following Plan may be amended at any time before confirmation. Any amendment may affect your status as a creditor. The Debtor's estimate of how much the Plan will pay, projected payments, and estimates of the allowed claims may also change. The following information advises creditors of the status of the case based on the information known at the time of its preparation. Any special concerns of a creditor may justify attendance at the Meeting of Creditors and such other action as may be appropriate under the circumstances. More detailed information is on file at the Office of the United States Bankruptcy Clerk in El Paso or Waco, Texas. Local Bankruptcy Rules and Standing Orders on procedures are available at the Clerk's Office and online at [www.txwb.uscourts.gov](http://www.txwb.uscourts.gov).*

*Use of the singular word "Debtor" in this Plan includes the plural where appropriate.*

**Plan Summary**

- A. The Debtor's Plan Payment will be \$479.00 Monthly, paid by ☒ Pay Order or ☐ Direct Pay for 60 months. The gross amount to be paid into the plan is \$28,740.00.
- B. The Plan proposes to pay all allowed priority claims in full, all secured claims to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in Section VI below, and approximately 4% of each unsecured allowed claim.

THIS PLAN DOES NOT ALLOW CLAIMS. YOU MUST FILE A PROOF OF CLAIM BY THE APPLICABLE DEADLINE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN THAT MAY BE CONFIRMED. CREDITORS ARE REFERRED TO THE FEDERAL RULES OF BANKRUPTCY PROCEDURE, THE LOCAL BANKRUPTCY RULES FOR THE WESTERN DISTRICT OF TEXAS, AND THE APPLICABLE STANDING ORDER RELATING TO CHAPTER 13 CASE ADMINISTRATION FOR THIS DIVISION, FOR INFORMATION ON THESE AND OTHER DEADLINES.

- C. The value of the Debtor's non-exempt assets is \$0.00.
- D. If the payment of any debt is proposed to be paid directly by the Debtor outside the Plan, it is so noted in Section VI(1), set forth below.

**Plan Provisions**

**I. Vesting of Estate Property**

- ☐ Upon confirmation of the Plan, all property of the estate shall vest in the Debtor and shall not remain as property of the estate.
- ☒ Upon confirmation of the Plan, all property of the estate shall not vest in the Debtor, but shall remain as property of the estate.
- ☐ Other (describe):

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Continuation Sheet # 1

**II. Pre-Confirmation Disbursements**

In accordance with the applicable Standing Order Relating to Chapter 13 Case Administration, the Debtor requests and consents to disbursement by the Chapter 13 Trustee of payments prior to confirmation of the Plan to evidence the Debtor's good faith, promote successful completion of the case, and to provide adequate protection to secured creditors. The Debtor shall remit such payments to the Trustee commencing 15 days after the filing of the petition. Provided all conditions for disbursement are met and unless otherwise ordered by the Court, the Trustee shall begin disbursing to creditors as provided below, on the first regularly scheduled disbursement after 30 days after the the petition is filed. Payments under this paragraph will cease upon confirmation of the Plan.

Creditor/Collateral	Pre-Confirmation Payment Amount	Other Treatment Remarks
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**III. Executory Contracts/Unexpired Leases/Contracts for Deed**

Pursuant to 11 U.S.C. §1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to assume the following executory contracts, unexpired leases, and/or contracts for deed, if any:

Creditor Name	Description of Contract	Election	In Default
Lerner and Rowe Law Firm	Donn Coolidge is attorney in charge of personal injury suit.	Assumed	No

Pursuant to 11 U.S.C. §1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to reject the following executory contracts, unexpired leases, and/or contracts for deed, if any:

Creditor Name	Description of Contract	Election	In Default
(None)			

**IV. Motion to Value Collateral Pursuant to 11 U.S.C. § 506**

The Trustee shall pay allowed secured claims, which require the filing of a proof of claim, to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in Section VI(2), hereof, plus interest thereon at the rate specified in this Plan. Except for secured claims for which provision is made to pay the full amount of the claim notwithstanding the value of the collateral, the portion of any allowed claim that exceeds the value of the collateral shall be treated as an unsecured claim under Section VI(2)(F).

The Debtor(s) move(s) to value the collateral described below in the amounts indicated. The values as stated below represent the replacement values of the assets held for collateral, as required under Section 506(a)(2). Objections to valuation of collateral proposed by this Motion and Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely response or objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan.

Creditor / Collateral	Estimated Claim	Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks
USA Discounters LTD Bedroom Set, TC and laptop.	\$6,504.00	\$1,500.00	Pro-Rata	5.25%	\$1,679.34	

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*Continuation Sheet # 2*

*"I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Executed on*  
**July 11, 2014***."*

/s/ Terrell Andrew Thomas  
Debtor

/s/ Ashley Marie Thomas  
Joint Debtor

**V. Motion to Avoid Lien Pursuant to 11 U.S.C. § 522(f)**

The Bankruptcy Code allows certain liens to be avoided. If a lien is avoided, the claim will not be treated as a secured claim but as an unsecured claim under Section VI(2)(F).

The Debtor moves to avoid the following liens that impair exemptions. Objections to lien avoidance as proposed in this Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan. (Debtor must list the specific exempt property that the lien impairs and the basis of the lien--e.g., judicial lien, nonpurchase-money security interest, etc.)

Creditor / Property subject to lien	Amount of Lien to be Avoided	Remarks
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**VI. Specific Treatment for Payment of Allowed Claims**

**1. PAYMENTS TO BE MADE BY THE DEBTOR DIRECTLY TO CREDITORS, INCLUDING POST-PETITION DOMESTIC SUPPORT OBLIGATIONS**

**A.** Debtor(s) shall pay the following creditors directly. Creditors with claims based on a post-petition domestic support obligation ("DSO"), including all governmental units to which a DSO claim has been assigned, or is owed, or that may otherwise recover a DSO claim, **MUST** be paid directly. Minors should be identified by their initials only. If no DSO creditor is listed, the Debtor represents he/she has no domestic support obligation.

All direct payments listed below shall be made in addition to the Plan payments made by Debtor to the Chapter 13 Trustee as herein set forth. Secured creditors who are paid directly shall retain their liens, and the Debtor(s) shall maintain insurance on the collateral, in accordance with the terms of the documents creating the lien on the collateral.

Creditor / Collateral, if any (including the name of each DSO creditor)	Remarks	Debt Amount	Payment Amount/Interval
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**B.** Debtor surrenders the following collateral. Confirmation of the Plan shall operate to lift the automatic stay provided by 11 U.S.C. § 362(a) with respect to the collateral listed, and any unsecured deficiency claim may be filed in accordance with the procedures set forth in the Standing Order Relating to Chapter 13 Case Administration for this Division.

Creditor/Collateral	Collateral to Be Surrendered
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Continuation Sheet # 3

**2. PAYMENTS TO BE MADE BY TRUSTEE TO CREDITORS**

**A. Administrative Expenses**

Administrative Expenses shall include the Trustee's commission and debtor's attorney's fees. The Trustee shall receive up to 10% of all sums received. No fees or expenses of counsel for the debtor(s) may be paid until the filing fee is paid in full, and any fees and expenses that are allowed in addition to the fees and expenses originally agreed to be paid, may be paid only after all prior allowed fees and expenses have been paid.

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured	Remarks
Watson Law Firm, P.C.	\$3,200.00	Along With	

**B. Priority Claims, Including Domestic Support Obligation Arrearage Claims**

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured	Remarks
Internal Revenue Service	\$1,100.00	Along With	

**C. Arrearage Claims**

Creditor / Collateral	Estimated Claim	Estimated Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks
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**D. Cure Claims on Assumed Contracts, Leases, and Contracts for Deed**

Creditor/Subject Property, if any	Estimated Amount of Cure Claim	Monthly Payment or Method of Disbursement	Remarks
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**E. Secured Creditors**

Secured creditors shall retain their liens on the collateral that is security for their claims until the earlier of the date the underlying debt, as determined under non-bankruptcy law, has been paid in full, or the date of discharge under 11 U.S.C. § 1328. Therefore, if the debtor's case is dismissed or converted without completing of all Plan payments, the liens shall be retained by the creditors to the extent recognized by applicable non-bankruptcy law.

Creditor/Collateral	Estimated Claim	Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks (specifically note if claim amount to be paid although greater than value of collateral)
Flagship Credit Acceptance 08 Santa Fe	\$14,422.00	\$14,500.00	Pro-Rata	5.25%	\$16,146.40	
USA Discounters LTD Bedroom Set, TC and laptop.	\$6,504.00	\$1,500.00	Pro-Rata	5.25%	\$1,679.34	

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*Continuation Sheet # 4*

**F.** General Unsecured Creditors (including claims from rejection of contracts, leases and contracts for deed).  
*Describe treatment for the class of general unsecured creditors.*

General Unsecured Creditors will receive approximately 4% of their allowed claims.

Creditor	Estimated Debt	Remarks
Aaron Sales & Lease Ow	\$1,352.00	
Afni	\$888.00	
Army Emergency Relief	\$600.00	
At & T	\$200.00	
Bank of America	\$107.00	
Bank of America	\$600.00	
Capital One NA	\$1,700.00	
CBA Collection Bureau	\$391.00	
Cci	\$1,474.00	
Chase	\$1,000.00	
Chase	\$600.00	
Comcast	\$400.00	
Copper Ridge on McKellips	\$6,000.00	
COX Communication	\$105.00	
El Paso Electric	\$1.00	
Enhanced Recovery Corporation	\$889.00	
Enhanced Recovery Corporation	\$92.00	
Hunter Warfield	\$2,328.00	
MARS, Inc	\$240.00	
Mercy Gilbert Medical Center	\$800.00	
Mesa Hills Apartments	\$1,500.00	
Military Credit Services, LLC	\$2,700.00	
Military Star	\$250.00	
Military Star Card	\$4,000.00	
Navy Federal CU	\$646.00	
Navy Federal CU	\$1,500.00	
Navy Federal CU	\$1,200.00	
Omni Financial of Texas	\$342.00	
Pioneer Mcb	\$1,137.00	
Procollet, Inc	\$3,963.00	
Rac Acceptance	\$1,000.00	
Sallie Mae	\$38,150.00	
Sonora Canyon	\$2,100.00	
Southwest Credit System	\$2,675.00	
Speedy Cash	\$300.00	
Sprint PCS	\$0.00	

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*Continuation Sheet # 5*

T-Mobile	\$1,200.00	
Take it Home Today	\$2,000.00	
The Electric Company	\$400.00	
US Bank	\$0.00	
US Bank	\$1,500.00	
US Cellular	\$1,500.00	
USA Discounters LTD	\$5,004.00	Unsecured portion of the secured debt (Bifurcated)
USAA	\$900.00	
Verizon Wireless	\$1,700.00	
Wells Fargo	\$0.00	

**Totals:**

Administrative Claims	<b><u>\$3,200.00</u></b>
Priority Claims	<b><u>\$1,100.00</u></b>
Arrearage Claims	<b><u>\$0.00</u></b>
Cure Claims	<b><u>\$0.00</u></b>
Secured Claims	<b><u>\$15,922.00</u></b>
Unsecured Claims	<b><u>\$95,434.00</u></b>

**VII. Supplemental Plan Provisions**

The following are the Supplemental Plan Provisions:

**Agreed Orders**

Agreed Orders shall control in any conflict between Plan provisions and the provisions in the Agreed Orders.

**Disposable Earnings**

Pursuant to 11 U.S.C. § 1322(a)(1) of the Bankruptcy Code, the Debtor(s) shall submit all or such portion of future earnings or other future income of the debtor to the supervision and control of the trustee as is necessary for the execution of the plan. The Debtor(s) agree to report to the Trustee any changes in income that would necessitate modifying their plan by either increasing or decreasing their plan payment or increasing or decreasing payout to unsecured creditors

**Authorization to send monthly bills**

Confirmation of the Plan shall constitute authority for creditors, such as lien-holders on real property and lien-holders on vehicles, who receive monies as direct payments from Debtor(s) as a result of Debtor(s) election to pay such monies outside of the plan to send monthly statements as a convenience to the Debtor(s) and such statements shall not be considered a violation of the provisions of the automatic stay.

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*Continuation Sheet # 6*

**Certain Pre-Confirmation Disbursements**

If a creditor is listed as secured and scheduled to receive pre-confirmation disbursements and post-confirmation payments along with the other secured creditors, but such creditor subsequently files an unsecured claim, then the creditor will not receive any pre-confirmation disbursements and upon confirmation will be paid along with the other unsecured creditors. The funds that were allocated to such creditor as a pre-confirmation disbursement will be distributed on a pro-rata basis to the other secured creditors. Similarly, the funds scheduled to be received by such creditor along with other secured creditors on a pro-rata basis.

**Misfiled and Unfiled Creditors Paid Accordingly**

If any secured proof of claim is timely filed for a debt that was either not listed or listed as unsecured, the claim shall be allowed as secured unless, it is objected to. Said claims shall be paid under the plan at 5.5% interest. Likewise, if any priority proof of claim is timely filed for a debt that was either not listed or listed as unsecured, the claim shall be allowed as priority unless it is objected to. Said priority claim shall not be paid with any interest.

Respectfully submitted this date: 7/11/2014.

**/s/ W. Matt Watson**

W. Matt Watson  
1123 E. Rio Grande  
El Paso, Texas 79902  
Phone: (915) 562-4357 / Fax: (866) 201-0967  
(Attorney for Debtor)

**/s/ Terrell Andrew Thomas**

Terrell Andrew Thomas  
1213 Pebble Hills #A103  
El Paso, TX 79936  
(Debtor)

**/s/ Ashley Marie Thomas**

Ashley Marie Thomas  
1213 Pebble Hills #A103  
El Paso, TX 79936  
(Joint Debtor)

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CHAPTER **13**

**Certificate of Service**

I hereby certify that as of the date of filing the attached document, I have mailed/delivered a true and correct copy thereof to each party listed herein as well as all parties listed as receiving electronic mail notices as well as the Chapter 13 Trustee and U.S. Trustee .

Date: **7/11/2014**

**/s/ W. Matt Watson**

**W. Matt Watson**

Attorney for the Debtor(s)

Aaron Sales & Lease Ow  
XXXXXXXXX5963  
1015 Cobb Place Blvd  
Kennesaw, GA 30144

Capital One NA  
c/o Becket and Lee LLP  
POB 3001  
Malvern PA 19355-0701

Copper Ridge on McKellips  
550 East McKellips Road  
Mesa, AZ 85203

Afni  
XXXXXX9768  
P.O. Box 3097  
Bloomington, IL 61702

CBA Collection Bureau  
XXXXXX7022  
25954 Eden Landing Rd  
Hayward, CA 94545

COX Communication  
1400 Lake Hearn Dr  
Atlanta, GA 30319

Army Emergency Relief  
200 Stovall Street #5s33  
Alexandria, VA 22332-4005

Cci  
XXXXXX8354  
P.O. Box 2126009  
Augusta, CA 30917

El Paso Electric  
P.O. Box 20982  
El Paso, TX 79998

At & T  
Bankruptcy Department  
P.O. Box 769  
Arlington, TX 76004

Chase  
P.O. Box 24696  
Columbus, OH 43224

Enhanced Recovery Corporation  
XXXXXX1475  
8014 Bayberry Rd.  
Jacksonville, FL 32256

Bank of America  
P.O. Box 851001  
Dallas, TX 75285

Chase  
Attn: Bankruptcy Dept  
PO Box 100018  
Kennesaw, GA 30156

Enhanced Recovery Corporation  
XXXXXX8473  
8014 Bayberry Rd.  
Jacksonville, FL 32256

Bank of America  
Attn: Bankruptcy Dept  
PO Box 26012  
Greensboro, NC 27420

Comcast  
P.O. Box 530099  
Atlanta, GA 30353-0099

Enhanced Recovery Corporation  
8014 Bayberry Rd.  
Jacksonville, FL 32256



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**Certificate of Service**

(Continuation Sheet #1)

Flagship Credit Acceptance  
40292601001  
P.O. Box 975658  
Dallas, TX 75397-5658

Military Credit Services, LLC  
1150 E. Little Creed Rd., Suite 201  
Norfolk, VA 23518

Procollet, Inc  
XXXXXXXXXX7600  
12170 Abrams Rd Ste 100  
Dallas, TX 75243

Hunter Warfield  
XXXXXXXXXX0289  
4620 Wooland Corp  
Tampa, FL 33614

Military Star  
P.O. Box 660202  
Dallas, TX 75266

Rac Acceptance  
5501 Headquarters Dr  
Plano, TX 75024

Internal Revenue Service  
Centralized Insolvency Operations  
PO Box 7346  
Philadelphia, PA 19101-7346

Military Star Card  
3911 S. Walton Walker Blvd  
Dallas, TX 75236-1598

Sallie Mae  
XXXXXX3084  
P.O. Box 9655  
Wilkes Barre, PA 18773

Lerner and Rowe Law Firm  
2701 East Camelback Rd. #140  
Phoenix, AZ 85255

Navy Federal CU  
XXXXXX0180  
P.O. Box 3700  
Merrifield, VA 22119

Sonora Canyon  
265 N. Gilbert Rd  
Mesa, AZ 85203

MARS, Inc  
XXXXXX4586  
5810 E. Skelly Dr  
Tulsa, OK 74135

Navy Federal CU  
P.O. Box 3700  
Merrifield, VA 22119

Southwest Credit System  
XXXXXX0673  
5910 W Plano Parkway  
Plano, TX 75093

Mercy Gilbert Medical Center  
3555 S. Val Vista Dr.  
Gilbert, AZ 85297

Omni Financial of Texas  
XXXXXX2012  
P.O. Box 31117  
El Paso, TX 79931

Speedy Cash  
P.O. Box 780408  
Wichita, KS 67278

Mesa Hills Apartments  
6015 Mesa Hills Dr  
El Paso, TX 79912

Pioneer Mcb  
4000 South Eastern  
Suite 300  
Las Vegas, NV 89119

Sprint PCS  
PO Box 660092  
Dallas, TX 75266-0092

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**Certificate of Service**

(Continuation Sheet #2)

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Stuart C. Cox, Trustee  
1760 North Lee Trevino  
El Paso, TX 79936

US Cellular  
Dept 0205  
Palatine, IL 60055-0205

T-Mobile  
Bankruptcy Department  
P.O. Box 53410  
Bellevue, WA 98015-53410

USA Discounters LTD  
XXXXXX7170  
3320 Holland Rd  
Virginia Beach, VA 234524826

Take it Home Today  
P.O. Box 78731  
Phoenix, AZ85062

USAA  
10750 McDermott Fwy  
San Antonio, TX 78288-0570

Terrell Andrew Thomas  
1213 Pebble Hills #A103  
El Paso, TX 79936

Verizon Wireless  
PO Box 3397  
Bloomington, IL 61702

The Electric Company  
P.O. Box 982  
El Paso, TX 79960

Wells Fargo  
1515 North Lee Trevino  
El Paso, TX 79936

US Attorney Office  
700 E. San Antonio St. Ste 200  
El Paso, TX 79901

US Bank  
P.O. Box 79048  
St. Louis, MO 63179